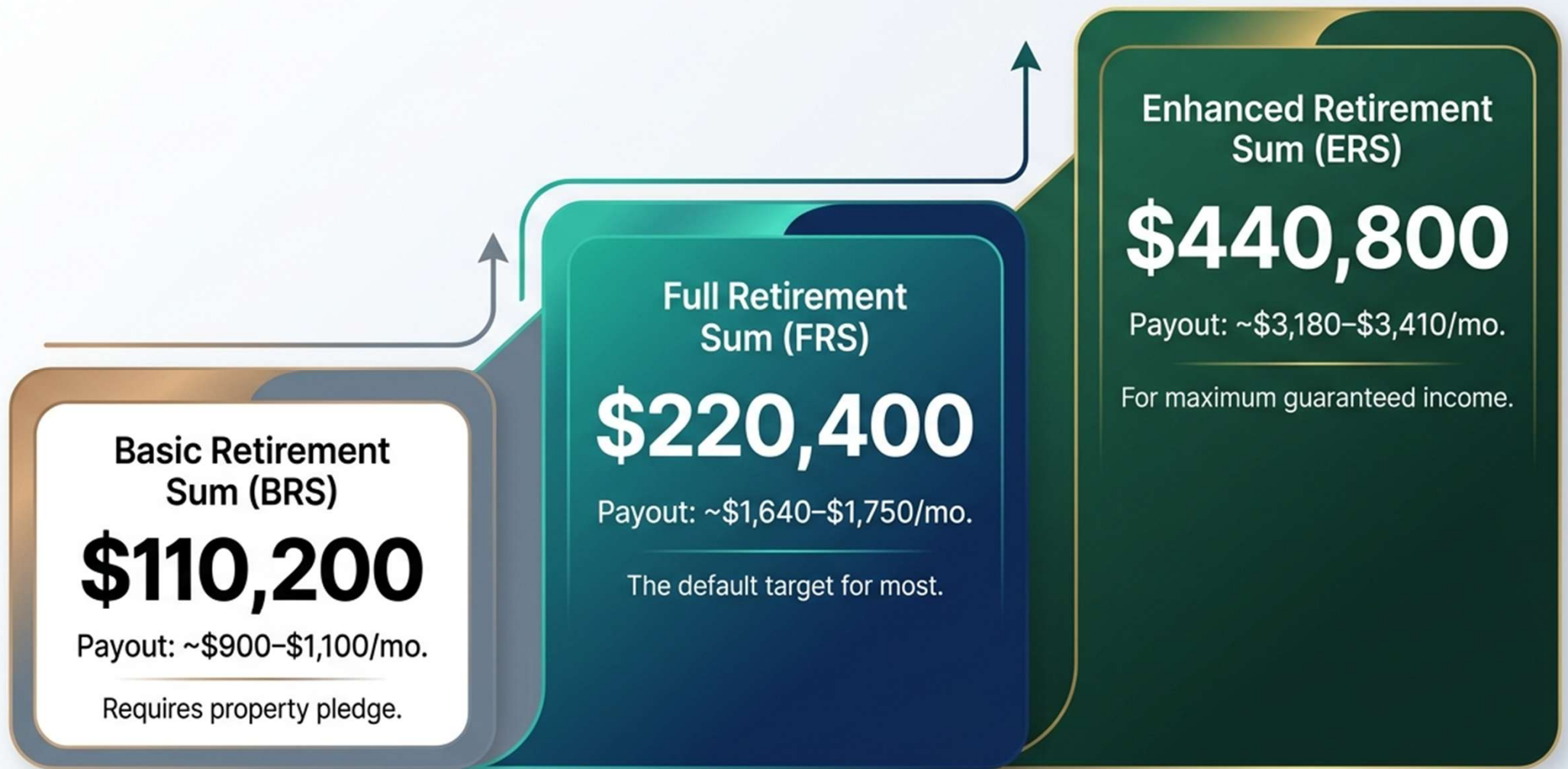




How Much **CPF** Do You Actually Need?

The 2026 Guide

The benchmarks, the math, and the blueprint to close your retirement gap.



Monthly payouts from age 65 (CPF LIFE Standard Plan).

The Reality Check: BRS is a Floor, Not a Target

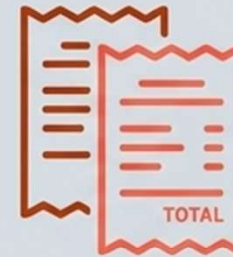
THE INCOME



\$900–\$1,100 / month

Designed strictly as a supplement to property proceeds.

THE EXPENSES



\$1,500–\$2,000/mo

(Average 2026 1-bedroom HDB rent)

\$1,300–\$1,500/mo

(Basic living expenses for a single retiree)

FRS (\$1,640–\$1,750/mo) is the real benchmark for a workable, independent core retirement.

Match Your CPF to Your Lifestyle Target

Monthly Target	CPF LIFE Tier	The Gap to Fund Elsewhere
\$1,500/mo	Target: BRS	Gap: \$400–\$600/mo (Requires personal savings or rental income).
\$2,000/mo	Target: FRS	Gap: Minimal if you hit FRS.
\$3,000/mo	Target: ERS	Gap: Small gap if you hit ERS.
\$4,000+/mo	Target: Beyond CPF	Gap: Significant personal savings & investments required.

The Employed Professional

Player Profile



Rachel

40 Years Old

Salary:

\$6,000/mo

Total CPF:

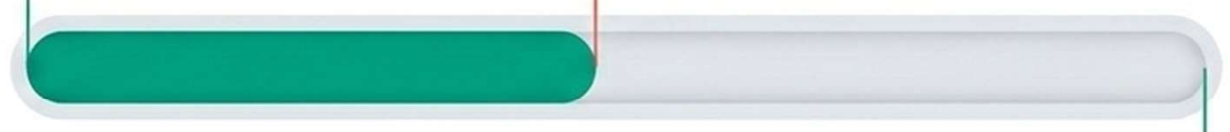
\$180,000

The Gap & The Fix

Current Trajectory (SA at 55):

~\$150,000

Gap to FRS = \$198,000



Target (Estimated 2041 FRS): **~\$348,000**



Action: Top up SA by \$8,000/year.

Result: Adds ~\$160,000 to SA by 55.

Bonus: Saves ~\$18,000 in income tax over 15 years (at 15% marginal rate).

The Self-Employed Hustler

Player Profile



Years
Left

Ahmad

50 Years Old

Freelancer (\$80k NTI)

Total CPF:

\$111,000

The Gap



- Status: No mandatory SA/OA contributions.
- Current Trajectory (SA at 55): **~\$51,000**
(Misses the \$110.2k BRS floor).

The Fix



- Action: Max **\$8,000**/year SA top-ups for his final 5 years.
- Result: Brings SA to **~\$94,000** at 55
(combines with OA to push toward FRS).
- Tax ROI: **\$6,000** total tax saved turns a \$40,000 cost into a **\$34,000** after-tax investment.

The Bridge: What Top-Ups Actually Buy You



E.g., Adding \$40,400 to hit FRS adds up to \$240/month in guaranteed lifelong income.

The Math of Starting Now

Both target the \$220,400 FRS.

Age 35



20 years compounding
\$6,000/year top-up

**Total Out-of-Pocket:
\$120,000**

Age 45











10 years compounding
\$15,000/year top-up

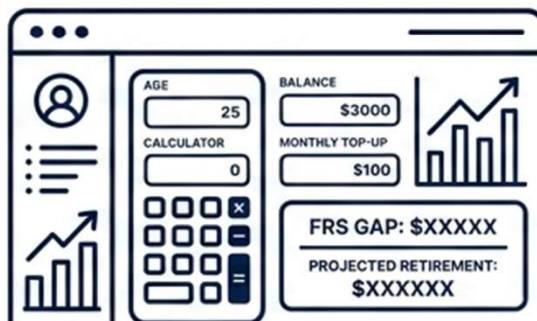
**Total Out-of-Pocket:
\$150,000**

The earlier you act, the less of your own money you spend.

The Pre-55 Action Checklist

 Step 1 Log into my.cpf.gov.sg (Note exact balances)	 Step 5 Model voluntary top-ups (\$3k-\$5k/yr makes a major impact)
 Step 2 Calculate SA trajectory (Monthly inflows & 4% growth)	 Step 6 Check tax brackets (Quantify your after-tax discount)
 Step 3 Estimate your 55 FRS (Assume ~3.5% annual increase)	 Step 7 Run the CPF Calculator (Personalized projection)
 Step 4 Calculate your Gap (Projected Balance minus Estimated FRS)	 Step 8 Set up recurring transfer (Before Dec 31 for tax relief)

Stop Guessing. Start Projecting.



The FRS is not an impossible number, but the window closes at 55. Use the CPF to model your exact balances, find your FRS gap, and see what **\$100/month** can do for your retirement today.

[**Calculate My CPF Gap Now →**](#)

Powered by CPF Calculator SG

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All figures, projections and examples are illustrative.

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